



YEGAGENTS

Greg Rosychuk

REALTOR

Real Broker

Your

Home Buyers Guide

Expert Advice and Tips for Buying Property In Edmonton and Area



Who is Greg?

Real

Greg Rosychuk



He's been practicing Real Estate since the fall of 2011 and has been in professional customer service since an early age. Greg graduated with a Diploma of Audio-Visual Communications at Grant MacEwan and went on to participate in the dot-com boom developing real estate websites, e-book publishing, and retail start-ups. From there he spent a decade in automotive sales, perfecting his client service skills.

Building off the success, the Real Estate industry was a natural next step. In his second year of offering exceptional real estate services, Greg was the fifth most productive agent in his market. In 2013 he relocated his family to Edmonton and moved his business to the "Big City". Let him show you the "Tip of the Iceberg" Home Search and when you find the right place, he'll "put it under the microscope" to ensure you're making informed purchasing decisions for your next home.

Accolades:

- Over \$68,000,000 in gross real estate sales since August 2011
- ARC Realty #2 Top Producer 2022, 2023
- YEGPro Realty #5 Top Producer 2019
- RE/MAX Elite #15 Top Producer 2015
- Top 25% of Edmonton Real Estate Agents 2015 – 2019, 2021
- Rosychuk's Residential Rescue Home Investments and Renovations (2234569 AB Ltd)
- And Former Assistant Deputy Registrar, Government of Alberta Land Titles Office

Residential Real Estate Expert:

Single Family Detached Homes // Attached-style Homes

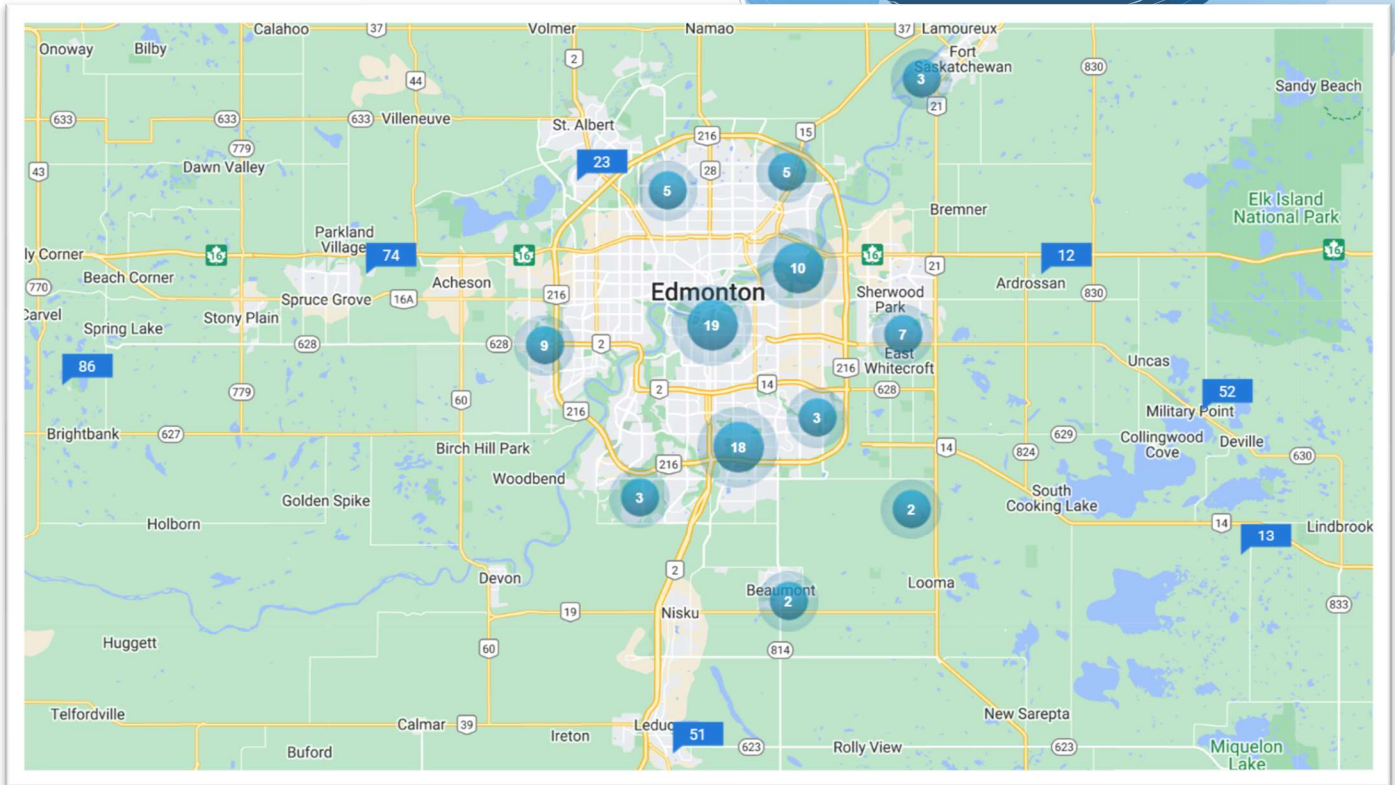
Condos and Bare-Land Condos

Acreages // Bare-Land/Lots

Service Areas

REAL

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The YEGAgents can help you buy in:

- Edmonton
- Sherwood Park
- St. Albert
- Spruce Grove
- Stony Plain
- Leduc
- Beaumont
- Fort Saskatchewan
- Devon
- Rural Property in Strathcona County, Parkland County, Beaver County and Sturgeon County

The YEGAgents can help with these transactions:


- First Time Buyers
- Relocation
- Downsizing/Upsizing
- Investment Property
- Foreclosure/Judicial Sales
- Divorce/Separation Situations
- Estate Sales
- Secondary Property
- Recreation Property
- Luxury Property

The logo for 'Real' is displayed in white text on a dark blue circular background. The letters are stylized, with the 'R' and 'L' having a unique shape. The background features a dark blue circle with a white outline, surrounded by several lighter blue circles of varying sizes, creating a layered, abstract effect.

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The Buying Process

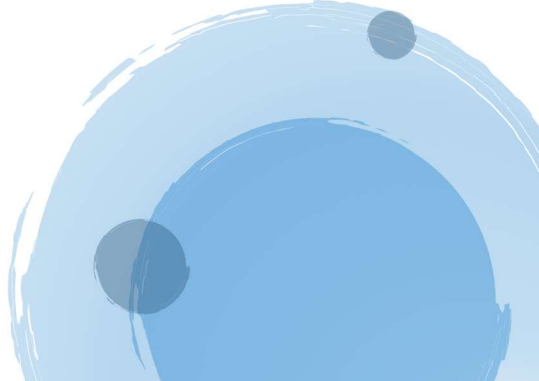
1. Meeting with Greg or his team to get information on what your needs and wants are
 2. Connecting with a MORTGAGE Specialist to get qualified for pre-approval
 3. Use the Client Connect portal to select your favorite listings
 4. View properties on the market
 5. Return for a second showing of your top choices
 6. Write an offer Negotiate price, inclusions, possession date and terms
 7. Supply initial deposit
 8. Submit offer to MORTGAGE Specialist for financing approval
 9. Conduct a home inspection // Due Diligence of Condominium documents (if needed)
 10. Remove conditions on Property once you are satisfied that conditions are met
 11. Arrange property insurance (if required by your lender) and connect utilities
 12. Meet with your lawyer to sign land transfer paperwork 7-10 days before possession
 13. Bring in the remainder of the down payment
 14. Possession day, get keys from Greg
 15. Do final walk-thru to make sure home is in condition it was during viewing
 16. MOVE IN!
- 
- In the bottom right corner, there are several overlapping, semi-transparent blue circles of different sizes, creating a decorative graphic element.



rea

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My Services To you

1. Comprehensive Needs Analysis to find the right property for you
 2. Assistance with arranging lender pre-approval
 3. Using my professional-grade tools to notify you of listings that meet your criteria
 4. Booking your in-person viewings with itinerary, maps, and printed property details
 5. Provide due diligence on properties such as Sales History, Land Title, Tax Information
 6. Neighborhood Information and designated school information
 7. Networking to find off-market options, expired listings, or upcoming listings
 8. Extensive Market Evaluation on your top choices prior to making an offer
 9. Writing a contract that protects you, getting you the best value possible from the seller
 10. Delivering your deposits for your contract requirements
 11. Communicating with your Lender, Lawyer, Property Inspector and Listing agents
 12. Personal Delivery of the key on Possession Day
 13. Utilizing my extensive portfolio of service providers to make repairs or upgrades
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The YEG logo is a large, dark blue circle with the letters 'YEG' in white, stylized font. It is positioned in the upper right corner of the page, partially overlapping a light blue circular graphic element.

YEG

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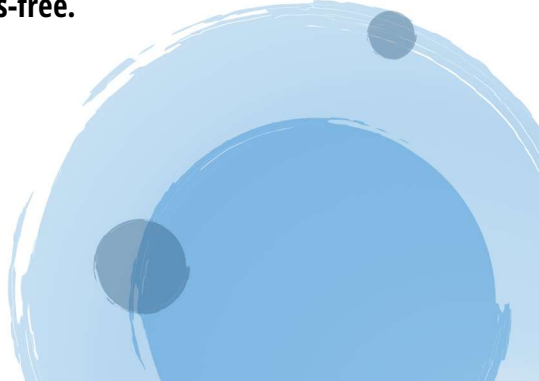
Why Get Pre-Approved

The most important step when beginning your buying

- There are many benefits to securing your preapproval for your future mortgage. Starting this step first give you the opportunity to shop rates and services from several lenders. Not every mortgage offered is equal; you might find a lower rate on a mortgage from an e-bank or bank that has only a call center and no physical branch to visit when you want to discuss details. Using a dedicated mortgage specialist at your bank of choice or independent mortgage broker means you're dealing with someone who has adequate training, experience, and back channels to the underwriters who ultimately decide on final approval of a mortgage loan.
- Another benefit of pre-approval is **securing the best rate** for a period of 90 to 120 days, in the event rates increase during your home purchase process, you're protected from that rate hike.
- By starting early with a pre-approval, when you eventually have an accepted offer on a property, your submission for full mortgage approval is typically less stressful, as your financing contact already has the majority of the paperwork needed to submit to the underwriters; **saving you time and stress**
- Once your pre-approval is in place, we can **leverage** that during negotiations with a seller; especially if you are in competing offers on a hot property. Sellers only want to accept offers with buyers who are able to clear the financing hurdle.
- This step also gives you a **budget** to work within. The mortgage specialist, or broker, you work with will analyze your downpayment amount, your income, your current debts, and any other factors that affect your maximum mortgage qualification. Furthermore, they will help you determine your future costs as you own the home beyond the mortgage payment; municipal taxes, condo fees if applicable, and utilities
- There are many programs to aid first-time buyers enter the market and a mortgage specialist will guide you through these programs. They will assist you with utilizing tax-free deductions from RRSP's and other investment vehicles to contribute to your downpayment.

*MINIMUM
DOWNPAYMENTS ARE 5%
OF THE PURCHASE PRICE
AND MUST BE COVERED
BY MORTGAGE DEFAULT
INSURANCE (CMHC)*

The YEGagents have an index of mortgage specialists at all major banks and expert mortgage brokers who can shop for the best rates among a variety of lenders. We would be happy to connect you with the right people to make your move smooth and stress-free.

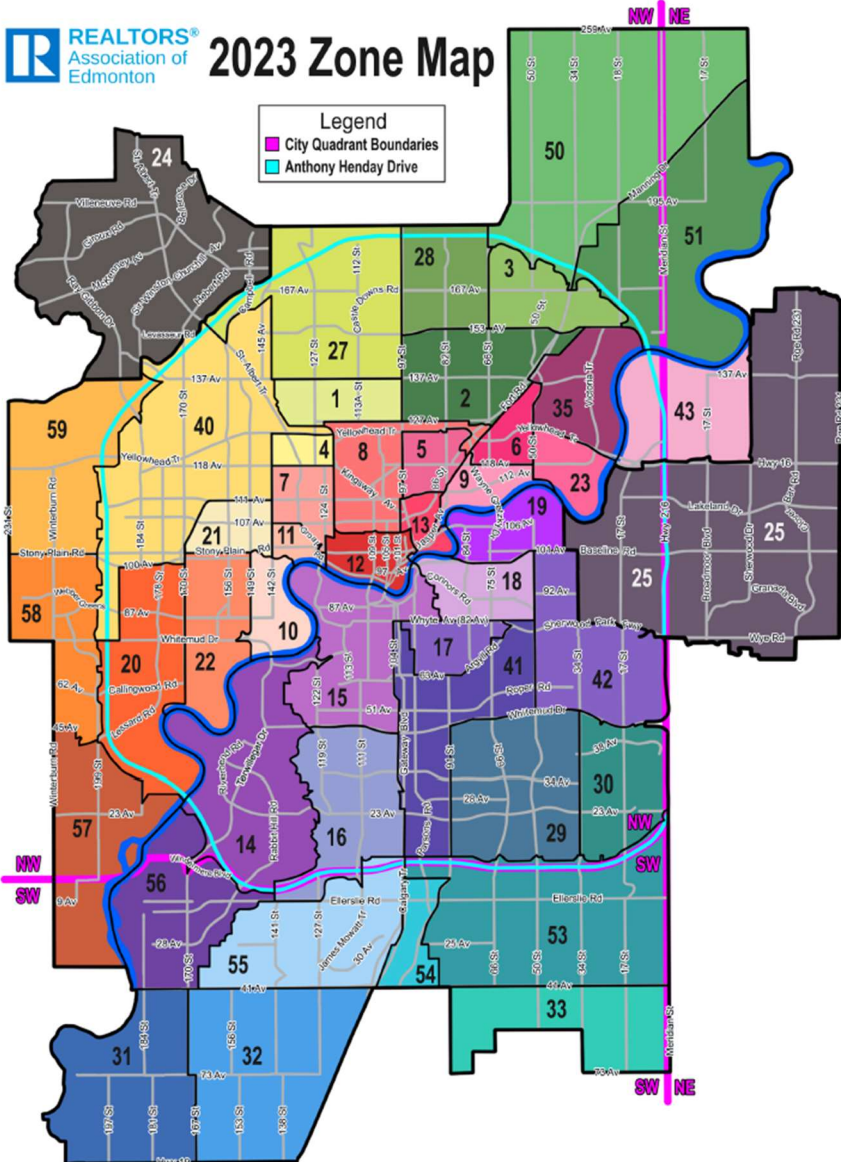
A decorative graphic in the bottom right corner consisting of several overlapping light blue circles of varying sizes, creating a modern, abstract design.

Choosing Where to live

Location, Location, LOCATION!



2023 Zone Map



SEARCH BY ZONE

When you're choosing where to find your next home, picking a single neighbourhood can limit your options; go by Zone instead! As you search, we can edit your zones or exact neighbourhoods in your automated results.

Tip: Always go for a drive in your preferred zone or neighbourhood and see first-hand the amenities, schools, rec centres, shopping options and transit connections. Once you've found your most ideal choices make sure to drive by during peak hours so you can gauge the noise levels and commute times.

Once you've picked the radius and zones of where you want to live, we can send you high-resolution area details and what designated schools are within the area. If you use transit we can send you the most current ETS bus schedules and routes.

What Does Your Next Home Need?

Analyzing your needs and wants in your future home

To better help your us find your next home, we need to know what must-haves are on your list. Second to that what do you want to have in your next home? This checklist will help identify possible options for you to view on your Client Connect portal and view in-person.

The Basics:	
Number of Bedrooms Required:	<input type="checkbox"/> 1-Bedroom <input type="checkbox"/> 2-Bedrooms <input type="checkbox"/> 3-Bedrooms <input type="checkbox"/> 4-Bedrooms or more
Number of Full Bathrooms Required:	<input type="checkbox"/> 1 Full Bath <input type="checkbox"/> 2 Full Baths <input type="checkbox"/> 3 or more Full Baths <input type="checkbox"/> Ensuite bath
Number of Indoor Parking Stalls/Size of Garage:	<input type="checkbox"/> 1 Indoor Stall <input type="checkbox"/> Double Indoor <input type="checkbox"/> Triple Indoor <input type="checkbox"/> Oversized/Extra
Number of Outdoor Parking Stalls:	<input type="checkbox"/> 1 Outdoor <input type="checkbox"/> 2 Outdoor <input type="checkbox"/> Visitor Parking <input type="checkbox"/> Block Heater Plug-in
Minimum Size of my next home (Above Grade):	<input type="checkbox"/> Less than 1000 sq ft <input type="checkbox"/> More than 1000 sq ft <input type="checkbox"/> 2000 sq ft +

Mobility:	
<input type="checkbox"/>	My next home needs to be barrier free
<input type="checkbox"/>	My next home needs wheelchair accessibility/ramps
<input type="checkbox"/>	My next home needs a stair lift or the ability to install a stair lift
<input type="checkbox"/>	My next home needs to be a single storey (or bungalow style) with minimal stairs
<input type="checkbox"/>	My next home needs laundry on the main floor or near the main living area
<input type="checkbox"/>	My next home must be carpet-free
<input type="checkbox"/>	My next home must have handicapped accessible visitor parking
<input type="checkbox"/>	A bathroom that is (or can be converted to being) wheelchair/walker friendly. IE extra handles or a walk-in bathtub

Children:	
<input type="checkbox"/>	My next home needs a private, fenced yard for my young children
<input type="checkbox"/>	My next home needs to be walking distance to a playground
<input type="checkbox"/>	My next home needs to be walking distance to elementary and/or junior high-school
<input type="checkbox"/>	My next home needs to be in the catchment for a specialized school > School Name: _____
<input type="checkbox"/>	My next home needs to have toddler safety gates installed at the staircases
<input type="checkbox"/>	My next home needs to have extra bedrooms on the same floor as the primary bedroom > How many bedrooms need to be on the same floor: _____
<input type="checkbox"/>	My next home has to have a "Nanny" suite

Other Must-Haves:	
<input type="checkbox"/>	Adult Living Complex
<input type="checkbox"/>	Air Conditioning or the ability to add
<input type="checkbox"/>	Low or Zero Maintenance Landscaping
<input type="checkbox"/>	Walking Distance to Transit/LRT
<input type="checkbox"/>	Walking Distance to Groceries/Shopping
<input type="checkbox"/>	Pet-Friendly Complex

Notes for other needs and wants:

Typical Closing Costs

- Lawyers.....\$1,500 -\$2,500
- Property Inspections.....\$500 -\$700
- Home Insurance.....\$500 -\$2,500 / year
- Rental Van.....\$100 / day
- Moving Company.....\$150 / hour
- Property Tax Adjustments.....Varies
- Condo Documents Review.....\$400 -\$600
- Title Insurance.....\$300
- Appraisal.....\$500 -\$700
- Utility Deposits.....\$150 -\$200 / Company
- Mail Forwarding.....\$30
- Locksmith/Rekey Property\$500-\$1000

You should have at least 1% to 1.5% of your property purchase price on hand, to cover out of pocket closing costs during your closing.

Moving Checklist

Provided by Ron Henderson of
Executive Home Inspection
www.exehomeinspection.com
780-651-3608

Tea

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Have the following information handy

- ✓ Your move in date
- ✓ Your new homes full address (including postal code)
- ✓ Account numbers for utilities and address changes. Some places can do this by phone number. They will more than likely want to verify your identity.
- ✓ A credit card to book services like movers & cleaners

60 days prior to moving

- ✓ Get quotes from 3 Moving Company's or quotes on truck rentals (DIY)
- ✓ Find out what they won't move (food, flammable liquids, propane tanks etc.)
- ✓ Do they take apart/assemble beds, etc.
- ✓ Book the Moving company or rental truck
- ✓ Get an independent appraisal for Movers Insurance
- ✓ Purchase mover's insurance
- ✓ Buy packing supplies (boxes, tape, wrapping material, felt marker etc.)
- ✓ Frog box is a great alternative to cardboard boxes www.frogbox.com
- ✓ Skinny down: Use, Sell or Dispose of items you don't want to move
- ✓ Make a list of items to leave behind (extra paint, extra flooring, window coverings etc.)
- ✓ Take inventory of what you are moving (use your phone camera to document)
- ✓ Plan time off from work (include travel days if you are making a long-distance move)
- ✓ Take a few days off after moving to unpack
- ✓ Schedule days off with boss/HR
- ✓ Plan travel itinerary to new home for family & pets
- ✓ Work Transfer? Know the Process (contact your company's rep for information)
- ✓ Research new schools & daycare

60 days prior to moving continued

- ✓ Register with school/daycare
- ✓ Get quotes for house cleaning services
- ✓ Book cleaning service
- ✓ Get quotes for carpet cleaning
- ✓ Book carpet cleaner
- ✓ Get quotes for Furnace & Duct cleaning
- ✓ Book furnace cleaner
- ✓ Do you need to reserve the elevator for moving? If so, contact the property management company for moving procedures and scheduling.
- ✓ Get quotes for House Insurance for new home and purchase insurance
- ✓ Have insurance start the day you take possession
- ✓ Cancel your existing house insurance the day after you move
- ✓ Save your receipts from your move; your accountant might find tax deductions
- ✓ Book utility disconnects for your old place (water, power, gas, cable-internet)
- ✓ Book utility hook ups for your new place (water, power, gas, cable-internet)
- ✓ If you plan to do any painting or renovations before moving in now is the time to co-ordinate this with trades people.

**ALWAYS RE-KEY THE LOCKS
TO YOUR NEW HOME!
YOU DON'T KNOW
WHO ELSE HAS KEYS.**

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30 days before you move

- ✓ Start packing things you don't need to use until after the move, label boxes by room and by priority
- ✓ Don't forget to check the attic, shed and under the stairs
- ✓ Return any borrowed items
- ✓ Retrieve items lent out
- ✓ Refill prescriptions
- ✓ Continue using up frozen food & extra food

14 days before you move

- ✓ Continue packing, label boxes by room and by priority
- ✓ Pick up dry cleaning
- ✓ Get contents of safety deposit box (if you are moving banks or long distance)

1-2 Days before you move

- ✓ Assemble a moving essential bag & put in aside or in your car (so movers don't misplace it)
- ✓ Pack everything else, label boxes by room and by priority

Moving Day at Your Old Home

- ✓ Supervise Movers loading
- ✓ Sign Bill of lading & confirm time they will be at new house (co-ordinate any scheduled times like elevator or loading zones)
- ✓ Clean house as per sales/rental agreement
- ✓ Final walk thru, check each room, cabinets, & closets
- ✓ Turn off water
- ✓ Lock house (doors, windows & garage)
- ✓ Leave keys as per Realtor instructions (or rental agreement)

Moving Day in Your New Home

- ✓ Get keys, make sure you have all the keys (house, garage, shed etc.)
- ✓ Do a walk thru House, Garage, Yard, Etc.
- ✓ Record any damages, missed cleaning or garbage left behind with your phone camera
- ✓ Verify agreed to repairs have been done (from purchase agreement)
- ✓ Do any planned painting or renovations before moving in (if possible)

Moving Day in Your New Home continued

- ✓ Have any cleaning services in before movers (house, carpet or furnace)
- ✓ Supervise Movers unloading
- ✓ Record any damages from movers (phone camera)
- ✓ Reprogram any keyless entry locks
- ✓ Locate garage door opener remotes & test
- ✓ Reprogram garage remotes and garage keypad
- ✓ Reprogram any WiFi friendly devices (thermostat, door locks, garage door etc.)
- ✓ Confirm utilities are on Power, Water, Gas, cable/internet
- ✓ Confirm location of Water Shut off, Electrical panel, Gas meter
- ✓ Take meter reading of Water, Power, Gas with your phone camera
- ✓ Unpack
- ✓ Sell, give away or recycle packing materials

Don't forget to change your address

- ✓ Insurance: Home, Auto & Life
- ✓ Doctor
- ✓ Dentist
- ✓ Memberships
- ✓ Subscriptions and associations
- ✓ Bank accounts & Credit cards
- ✓ Driver's license & Vehicle registration
- ✓ Health care
- ✓ Mail delivery forwarding
- ✓ Passport
- ✓ Lawyer and Will Holder

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Utility

Contacts

Provided by Ron Henderson of
Executive Home Inspection

www.exechomeinspection.com

780-651-3608

- **TELUS (Cell, Internet, TV & home phone)**
www.telus.com
1-888-811-2323
780-310-2255
- **Shaw (Internet, TV and Home Phone)**
www.shaw.ca
1-888-472-2222
780-490-3555
- **Direct Energy (Electricity & Natural gas)**
www.directenergy.ca
1-866-374-6299
- **Epcor (Electricity & Natural Gas)**
www.epcor.com
780-310-4300
1-800-667-2345
Water service to Edmonton
- **Enmax (Electricity & Natural Gas)**
www.enmax.com
780-310-2010
1-877-571-7111
- **Fortis**
fortisalberta.com
780-310-9473
1-866-717-3113
- **Get Energy (Electricity & Natural gas)**
getenergy.ca
Online Chat
780-665-4771
- **Alta Gas**
www.altagasutilities.com
1-866-222-2067
- **Atco Gas**
www.atcogas.com
780-310-5678
1-888-511-7550
- **City of Edmonton**
www.edmonton.ca
311
780-442-5311
- **City of Fort Saskatchewan**
www.fortsask.ca
780-992-6200
- **City of Leduc**
www.leduc.ca
780-980-7177
- **City of Spruce Grove**
www.sprucegrove.org
780-962-2611
- **City of St Albert**
stalbert.ca
780-459-1500
- **Beaumont (town)**
www.beaumont.ab.ca
780-929-8782
- **Devon (town)**
www.devon.ca
780-987-8300
- **Morinville (town)**
www.morinville.ca
780-939-4361
- **Sherwood Park (hamlet) - Strathcona County**
www.strathcona.ca
780-464-8111
- **Stony Plain (town)**
www.stonyplain.com
780-963-2151
- **Leduc County**
www.leduc-county.com
780-955-3555
- **Parkland County**
www.parklandcounty.com
780-968-8888
1-888-880-0858
- **Sturgeon County**
www.sturgeoncounty.ca
780-939-9303

ReaL

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What Clients Are Saying



Nick Schile
5 reviews



★★★★★ 2 months ago

Greg made our first home buying experience so enjoyable. He went above and beyond to make sure that all our questions were answered. If you are looking for a realtor who will absolutely have your back, Greg is your guy!



Michael Hodgins
16 reviews



★★★★★ a year ago

Bottom line: Greg is a genuine professional that goes above and beyond. He is friendly, reasonable, thoughtful and highly experienced in real estate. He helped my mom sell and purchase several years ago and treated her so well, she still talks about him. Now he has helped me purchase my first home and I couldn't be more satisfied with his service. He spent a lot of time teaching us how to do things like change locks and set up utilities which he didn't need to do. I could go on about everything he has done for us but I think you get the point! You won't regret hiring Greg, I can guarantee that.



Michael Swanson
Local Guide · 51 reviews · 47 photos



★★★★★ a year ago

Greg helped me sell an investment property of mine. He recommended a few updates that would make it more modern and desirable. With Greg's knowledge and experience, I was able to sell quickly at a price that I was very happy. I have been using Greg as a realtor for years and I would gladly use him again.



Liam Colton
Local Guide · 10 reviews · 35 photos



★★★★★ 2 years ago

Positive: Professionalism, Responsiveness

As a first time home buyer in this fast pace market I needed a knowledgeable realtor who was on the ball. Greg offered that and so much more. His experience with home renovations gave me the ability to see beneath the paint and drywall, he pointed out potentially expensive future problems inside and out. Greg's upbeat charm really showed his diligent passion for real estate and appreciation for his client's satisfaction. From start to closing Greg worked with me around my schedual, adhered to my timeline, kept me informed of new listings and efficiently scheduled multiple house viewings in one day! Thank you for making my first time a breeze ☺